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# MISSOURI REAL ESTATE MALPRACTICE INSURANCE REPORT 1992



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Missouri Department of Insurance  
Statistics Section  
March 1994

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# **MISSOURI REAL ESTATE MALPRACTICE INSURANCE REPORT 1992**

Copies of this report will be made available in braille, large print, or on audio cassette upon request.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

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**Missouri Department of Insurance  
Statistics Section  
March 1994**

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# REAL ESTATE MALPRACTICE INSURANCE REPORT

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### INTRODUCTION

This report summarizes Missouri real estate malpractice data for years 1986 - 1992. The charts, graphs and tables in the first seven sections of this report which contain closed claim information were constructed from data collected by the Missouri Department of Insurance as required by Section 383.060 RSMo. Premium and loss data, derived from the Missouri Page 14 Supplement, are presented in the final section.

Incomplete closed claim data were not included in this report. Therefore, the total number of closed claims and the total amount paid for all closed claims are greatly understated.

However, the average indemnity and loss expenses paid only vary slightly when all closed claims are included.

Copies of this report will be made available in braille, large print, or on audio cassette upon request.

Any questions regarding this report should be addressed to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

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MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE EXPERIENCE  
SEVEN YEAR SUMMARY  
(1986-1992)

# SEVEN YEAR SUMMARY (1986 - 1992)

Closed Claims	Number of Claims	Total Claims by Amount Paid		Total Claims by Amount Paid	
		Paid	Unpaid	Paid	Unpaid
All Closed Claims	94	274,459	2,920	2911	100,814
Closed with Payment	58	274,459	7,723	3,565	77,394
Settled Through Court Proceedings	10	1,500	150	3,008	11,729
Court Proceedings Resulting in Payment	1	1,500	1,500	4,709	1,729

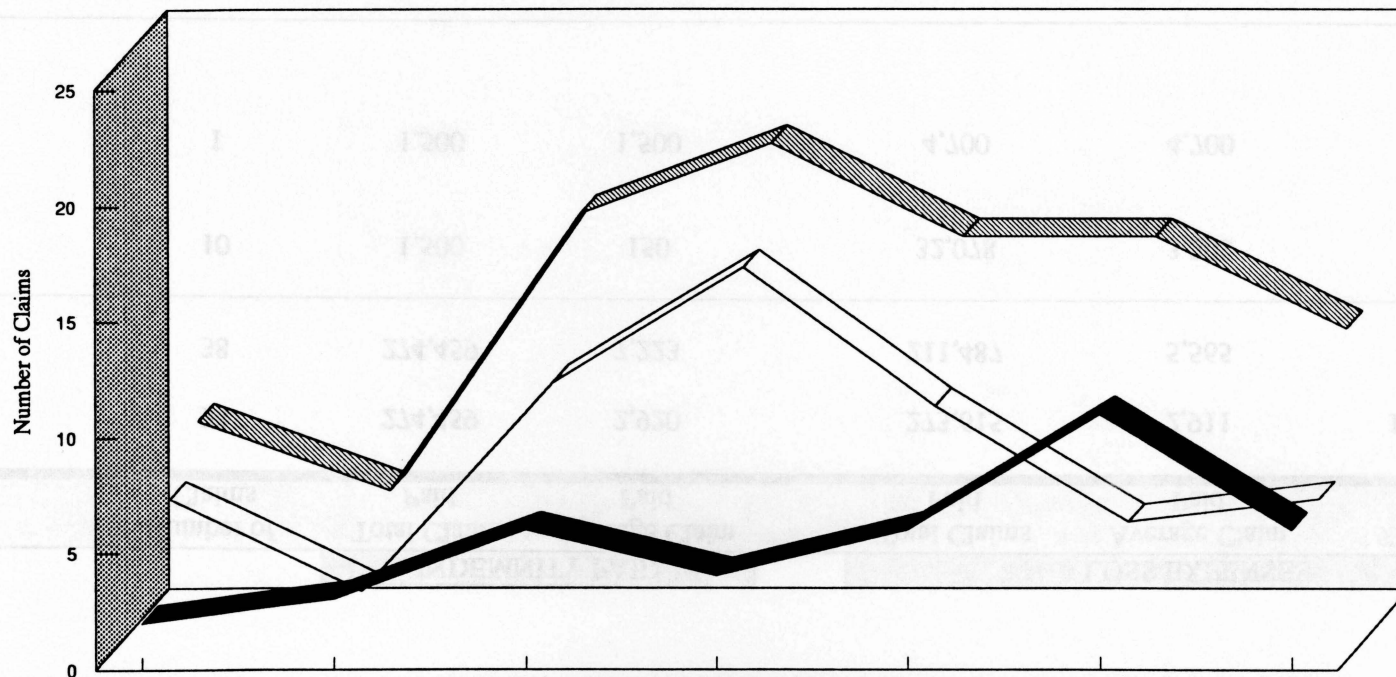
**MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE EXPERIENCE  
SEVEN YEAR SUMMARY  
(1986-1992)**

Closed Claims	Number of Claims	INDEMNITY PAID		LOSS EXPENSES		
		Total Claims Paid	Average Claim Paid	Total Claims Paid	Average Claim Paid	% of Total Paid
All Closed Claims	94	274,459	2,920	273,615	2,911	100.00%
Closed with Payment	38	274,459	7,223	211,487	5,565	77.29%
Settled Through Court Proceedings	10	1,500	150	32,078	3,208	11.72%
Court Proceedings Resulting in Payment	1	1,500	1,500	4,700	4,700	1.72%

# MISSOURI REAL ESTATE MALPRACTICE INSURANCE

## CLOSED CLAIMS

1986 - 1992



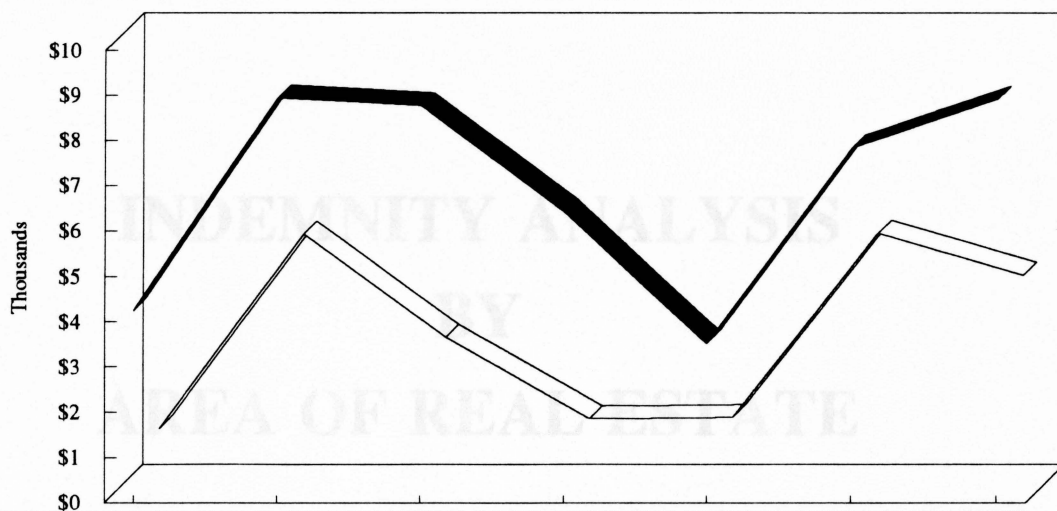
YEAR	1986	1987	1988	1989	1990	1991	1992
■ Closed with pymt	2	3	6	4	6	11	6
□ Closed W/O pymt	6	2	11	16	10	5	6
▨ All Closed Claims	8	5	17	20	16	16	12

SEVEN YEARS OF REAL ESTATE MALPRACTICE EXPERIENCE  
MISSOURI DEPARTMENT OF INSURANCE

# MISSOURI REAL ESTATE MALPRACTICE INSURANCE

## AVERAGE PAID CLAIM

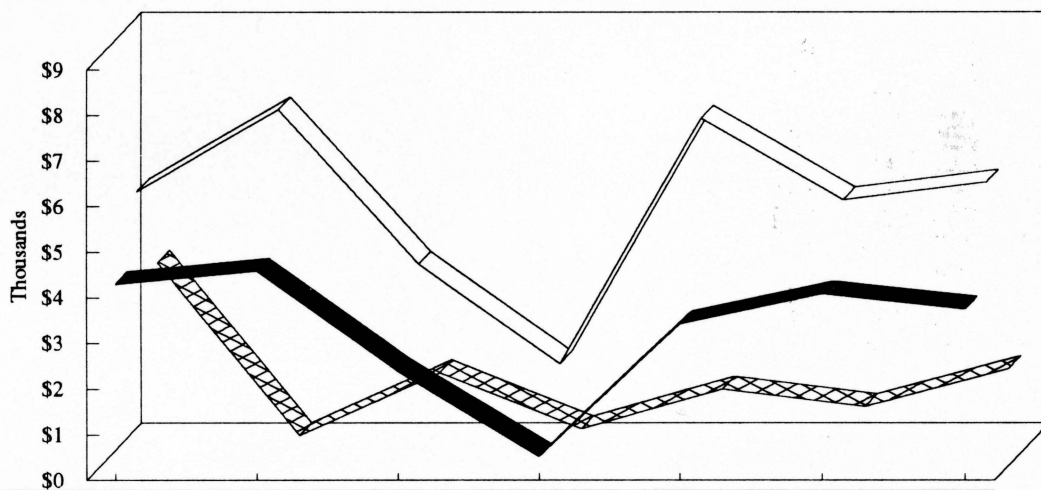
1986 - 1992



YEAR	1986	1987	1988	1989	1990	1991	1992
■ Closed with pymt	\$4,250	\$8,938	\$8,767	\$6,424	\$3,518	\$7,836	\$8,925
□ All Closed Claims	\$1,063	\$5,363	\$3,094	\$1,285	\$1,319	\$5,387	\$4,463

## AVERAGE PAID LOSS ADJUSTMENT EXPENSE

1986 - 1992



YEAR	1986	1987	1988	1989	1990	1991	1992
■ All Claims	\$4,293	\$4,584	\$2,387	\$526	\$3,428	\$4,088	\$3,751
□ Closed W Pymt	\$5,832	\$7,639	\$4,245	\$2,055	\$7,450	\$5,658	\$6,046
▨ Closed W/O Pymt	\$3,780	\$0	\$1,373	\$144	\$1,014	\$632	\$1,456



# INDEMNITY ANALYSIS BY AREA OF REAL ESTATE

HIS HON. DEPARTMENT OF INSURANCE  
NEW JERSEY POLYPRACTICES INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1961-1962

AREA OF REAL ESTATE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AS AREA TO INSURE PROPERTY	401	7,916	3,176,416	63.12
AS ADJUST TO INSURE PROPERTY TO FINANCE	221	2,977	658,051	12.93
TOTAL	622	3,947	3,834,467	100.00

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1986-1992

YEAR CLOSED = 1987

AREA OF REAL ESTATE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AS AGENT TO PROCURE PURCHASE OF PROPERTY	62	2,916	180,796	65.87
AS AGENT TO PROCURE PROPERTY TO PURCHASE	32	2,927	93,663	34.13
TOTAL	94	2,920	274,459	100.00

YEAR CLOSED = 1988

YEAR CLOSED = 1989

AREA OF REAL ESTATE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AS AGENT TO PROCURE PURCHASE OF PROPERTY	61	2,920	178,320	65.87
AS AGENT TO PROCURE PROPERTY TO PURCHASE	33	2,927	96,537	34.13
TOTAL	94	2,920	274,857	100.00

YEAR CLOSED = 1990

YEAR CLOSED = 1991

AREA OF REAL ESTATE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AS AGENT TO PROCURE PURCHASE OF PROPERTY	61	2,920	178,320	65.87
AS AGENT TO PROCURE PROPERTY TO PURCHASE	33	2,927	96,537	34.13
TOTAL	94	2,920	274,857	100.00

YEAR CLOSED = 1992

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1986-1992

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	10	4,755	47,552	17.33
AS AGENT TO PROCURE PROPERTY TO PURCHASE	2	3,000	6,000	2.19
TOTAL	12	4,463	53,552	19.51

YEAR CLOSED = 1991

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	8	3,524	28,192	10.27
AS AGENT TO PROCURE PROPERTY TO PURCHASE	8	7,250	58,000	21.13
TOTAL	16	5,387	86,192	31.40

YEAR CLOSED = 1990

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,408	9,856	3.59
AS AGENT TO PROCURE PROPERTY TO PURCHASE	9	1,250	11,250	4.10
TOTAL	16	1,319	21,106	7.69

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1989

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	15	1,213	18,196	6.63
AS AGENT TO PROCURE PROPERTY TO PURCHASE	5	1,500	7,500	2.73
TOTAL	20	1,285	25,696	9.36

YEAR CLOSED = 1988

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	11	4,191	46,100	16.80
AS AGENT TO PROCURE PROPERTY TO PURCHASE	6	1,083	6,500	2.37
TOTAL	17	3,094	52,600	19.16

YEAR CLOSED = 1987

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	4	5,600	22,400	8.16
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	4,413	4,413	1.61
TOTAL	5	5,363	26,813	9.77



MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1986

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,214	8,500	3.10
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

YEAR CLOSED = 1987

YEAR CLOSED = 1988

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,214	8,500	3.10
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

YEAR CLOSED = 1989

YEAR CLOSED = 1990

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
AREA OF REAL ESTATE				
AS AGENT TO PROCURE PURCHASE OF PROPERTY	7	1,214	8,500	3.10
AS AGENT TO PROCURE PROPERTY TO PURCHASE	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

YEAR CLOSED = 1991

INDEMNITY ANALYSIS  
REAL ESTATE MALPRACTICE INSURANCE  
MISSOURI DEPARTMENT OF INSURANCE

# INDEMNITY ANALYSIS BY MAJOR ACTIVITY

MEMORANDUM OF THE BOARD  
FIDELITY AND CREDIT LIFE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1980-1982

MAJOR ACTIVITY CODE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	INDEMNITY PAID	
			TOTAL AMOUNT PAID	% OF TOTAL PAID
1. LISTING AND PROPERTY FOR SALE	59	2,191	129,069	24.04
2. ACQUISITION PROPERTY	44	2,494	109,776	20.13
3. CLOSING AND TRANSFERRING TITLE	190	5,122	973,218	18.45
TOTAL	293	3,600	1,112,063	100.00

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1986-1992

YEAR CLOSED = 1992

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
LISTING THE PROPERTY FOR SALE	36	2,291	82,459	30.04
SHOWING PROPERTY	44	2,826	124,350	45.31
CLOSING AND TRANSFERRING TITLE	14	4,832	67,650	24.65
TOTAL	94	2,920	274,459	100.00

1986	7	2,191	82,459	31.86
1987	21	2,221	72,200	26.29
1988	21	2,221	72,200	26.29
1989	21	2,221	72,200	26.29
1990	21	2,221	72,200	26.29
1991	21	2,221	72,200	26.29
1992	21	2,221	72,200	26.29
TOTAL	141	2,221	72,200	26.29

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MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1990

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	2	625	1,250	0.46
LISTING THE PROPERTY FOR SALE	4	2,152	8,606	3.14
SHOWING PROPERTY	10	1,125	11,250	4.10
TOTAL	16	1,319	21,106	7.69

YEAR CLOSED = 1989

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	1	3,000	3,000	1.09
LISTING THE PROPERTY FOR SALE	10	1,270	12,696	4.63
SHOWING PROPERTY	9	1,111	10,000	3.64
TOTAL	20	1,285	25,696	9.36

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1988

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	3	1,000	3,000	1.09
LISTING THE PROPERTY FOR SALE	7	357	2,500	0.91
SHOWING PROPERTY	7	6,729	47,100	17.16
TOTAL	17	3,094	52,600	19.16

YEAR CLOSED = 1987

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	2	8,700	17,400	6.34
LISTING THE PROPERTY FOR SALE	1	4,413	4,413	1.61
SHOWING PROPERTY	2	2,500	5,000	1.82
TOTAL	5	5,363	26,813	9.77

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1986

MAJOR ACTIVITY CODE	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLOSING AND TRANSFERRING TITLE	1	0	0	0.00
LISTING THE PROPERTY FOR SALE	1	0	0	0.00
SHOWING PROPERTY	6	1,417	8,500	3.10
TOTAL	8	1,063	8,500	3.10

# INDEMNITY ANALYSIS BY ALLEGED ERROR OR OMISSION

ALLEGED ERROR OR OMISSION	NUMBER OF CLAIMS		AVERAGE CLAIM PAID		TOTAL AMOUNT PAID		% OF TOTAL PAID	
	1984	1985	1984	1985	1984	1985	1984	1985
ALLEGED ERROR OR OMISSION	10	10	2.50	2.50	25.00	25.00	2.50	2.50
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	10	10	2.50	2.50	25.00	25.00	2.50	2.50
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	10	10	2.50	2.50	25.00	25.00	2.50	2.50
OTHER	10	10	2.50	2.50	25.00	25.00	2.50	2.50
TOTAL	40	40	10.00	10.00	400.00	400.00	10.00	10.00



MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1986-1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	68	2,929	199,146	72.56
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	9	3,563	32,063	11.68
OTHER	17	2,544	43,250	15.76
TOTAL	94	2,920	274,459	100.00

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	9	5,950	53,552	19.51
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	0	0	0.00
OTHER	1	0	0	0.00
TOTAL	12	4,463	53,552	19.51

YEAR CLOSED = 1991

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	11	4,858	53,442	19.47
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	1	4,000	4,000	1.46
OTHER	4	7,188	28,750	10.48
TOTAL	16	5,387	86,192	31.40

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1990

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	12	1,155	13,856	5.05
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	1	1,250	1,250	0.46
OTHER	3	2,000	6,000	2.19
TOTAL	16	1,319	21,106	7.69

YEAR CLOSED = 1989

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	19	1,352	25,696	9.36
OTHER	1	0	0	0.00
TOTAL	20	1,285	25,696	9.36

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1988

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	13	4,046	52,600	19.16
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	0	0	0.00
OTHER	2	0	0	0.00
TOTAL	17	3,094	52,600	19.16

YEAR CLOSED = 1987

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	2	10,907	21,813	7.95
OTHER	3	1,667	5,000	1.82
TOTAL	5	5,363	26,813	9.77



MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1986

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
ALLEGED ERROR OR OMISSION				
FAILURE TO DISCLOSE MATERIAL FACT ABOUT THE PROPERTY	4	0	0	0.00
FAILURE TO CORRECTLY COMPLETE FORMS TO TRANSFER OWNERSHIP	1	5,000	5,000	1.82
OTHER	3	1,167	3,500	1.28
TOTAL	8	1,063	8,500	3.10

# INDEMNITY ANALYSIS BY CLAIM DISPOSITION

	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
CLAIM RESOLUTION				
BEFORE FILING SUIT OR DEMANDING HEARING	191	\$771	\$147,021	5.184
BEFORE TRIAL OR HEARING	487	\$1,751	\$852,327	29.773
AFTER TRIAL OR HEARING	51	\$181	\$9,231	0.323
AFTER JUDGMENT, JUDICIAL APPEAL	21	\$0	\$0	0.000
CLAIM OR SUIT ABANDONED	201	\$0	\$0	0.000
TOTAL	951		\$2,929,379	100.000

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1986-1992

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE FILING SUIT OR DEMANDING HEARING	19	273	5,196	1.89
BEFORE TRIAL OR HEARING	45	5,950	267,763	97.56
DURING TRIAL OR HEARING	3	500	1,500	0.55
AFTER JUDGMENT, BEFORE APPEAL	7	0	0	0.00
CLAIM OR SUIT ABANDONED	20	0	0	0.00
TOTAL	94	2,920	274,459	100.00

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1992

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	8	6,694	53,552	19.51
CLAIM OR SUIT ABANDONED	2	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	1	0	0	0.00
DURING TRIAL OR HEARING	1	0	0	0.00
TOTAL	12	4,463	53,552	19.51

YEAR CLOSED = 1991

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	13	6,630	86,192	31.40
CLAIM OR SUIT ABANDONED	2	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	1	0	0	0.00
TOTAL	16	5,387	86,192	31.40



MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1990

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	6	3,518	21,106	7.69
CLAIM OR SUIT ABANDONED	6	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	2	0	0	0.00
AFTER JUDGMENT, BEFORE APPEAL	2	0	0	0.00
TOTAL	16	1,319	21,106	7.69

YEAR CLOSED = 1989

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	5	4,100	20,500	7.47
CLAIM OR SUIT ABANDONED	1	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	12	433	5,196	1.89
AFTER JUDGMENT, BEFORE APPEAL	2	0	0	0.00
TOTAL	20	1,285	25,696	9.36

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1988

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	5	10,220	51,100	18.62
CLAIM OR SUIT ABANDONED	7	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	1	0	0	0.00
DURING TRIAL OR HEARING	1	1,500	1,500	0.55
AFTER JUDGMENT, BEFORE APPEAL	3	0	0	0.00
TOTAL	17	3,094	52,600	19.16

YEAR CLOSED = 1987

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	4	6,703	26,813	9.77
CLAIM OR SUIT ABANDONED	1	0	0	0.00
TOTAL	5	5,363	26,813	9.77

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS

YEAR CLOSED = 1986

CLAIM DISPOSITION	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
BEFORE TRIAL OR HEARING	4	2,125	8,500	3.10
CLAIM OR SUIT ABANDONED	1	0	0	0.00
BEFORE FILING SUIT OR DEMANDING HEARING	2	0	0	0.00
DURING TRIAL OR HEARING	1	0	0	0.00
TOTAL	8	1,063	8,500	3.10

# INDEMNITY ANALYSIS BY YEARS ADMITTED TO PRACTICE

YEARS ADMITTED TO PRACTICE	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTALITY PAID	
			CLAIM PAID	% OF TOTAL PAID
UNDER 5 YEARS	4	4,865	25,166	9.54
5 TO 10 YEARS	27	2,877	19,713	26.13
OVER 10 YEARS	53	2,745	170,540	61.94
TOTAL	94	2,745	275,419	100.00

WISCONSIN DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
JANUARY 1, 1961 - DECEMBER 31, 1961  
FOR YEARS 1961 - 1962



MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1986 - 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
YEARS ADMITTED TO PRACTICE				
UNDER 4 YEARS	6	4,366	26,196	9.54
4 TO 10 YEARS	27	2,897	78,215	28.50
OVER 10 YEARS	61	2,788	170,048	61.96
TOTAL	94	2,920	274,459	100.00

# INDEMNITY ANALYSIS

## BY

### INSURED/CLAIMANT RELATIONSHIP

	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL CLAIM PAID	% OF TOTAL PAID
INSURED'S RELATIONSHIP IS THE CLAIMANT	34	\$1,995	\$67,830	27.50%
CONTRACTUAL RELATIONSHIP WITH CLAIMANT	53	\$2,877	\$152,661	62.50%
NON-CONTRACTUAL RELATIONSHIP WITH CLAIMANT	34	\$2,494	\$84,836	34.00%
TOTAL			\$245,327	100.00%

MISSOURI DEPARTMENT OF REVENUE  
REAL ESTATE TAX-RELATED ENFORCEMENT  
INDEMNITY ANALYSIS  
100 YEARS 1906 - 1998

MISSOURI DEPARTMENT OF INSURANCE  
REAL ESTATE MALPRACTICE INSURANCE  
INDEMNITY ANALYSIS  
FOR YEARS 1986 - 1992

	INDEMNITY PAID			
	NUMBER OF CLAIMS	AVERAGE CLAIM PAID	TOTAL AMOUNT PAID	% OF TOTAL PAID
INSURED'S RELATIONSHIP TO THE CLAIMANT				
CONTRACTUAL RELATIONSHIP WITH CLAIMANT	34	2,995	101,813	37.10
NON-CONTRACTUAL RELATIONSHIP WITH CLAIMANT	60	2,877	172,646	62.90
TOTAL	94	2,920	274,459	100.00





MISSOURI DEPARTMENT OF INSURANCE  
1992 PAGE 14 SUPPLEMENT  
REAL ESTATE MALPRACTICE EXPERIENCE  
WITH MARKET SHARE

NAIC Company Code	Company Name	Market Share	Written Premium	Earned Premium	Incurred Losses	Loss Ratio
22527	The Home Insurance Company	65.77%	146,514	139,532	20,125	14.42%
25658	Travelers Indemnity Company	21.82%	48,600	27,391	(13,376)	-48.83%
39845	Employers Reinsurance Corporation	8.69%	19,365	19,179	2,642	13.78%
35742	Acceleration National Insurance Co	3.17%	7,053	7,053	346,253	4909.30%
25976	Utica Mutual Insurance Company	1.00%	2,232	1,587	0	0.00%
36781	VASA North Atlantic Insurance Co	0.00%	0	2,372	377	15.89%
24767	St Paul Fire & Marine Ins Co	-0.45%	(1,008)	3,056	(18,533)	-606.45%
Total			222,756	200,170	337,488	168.60%